

# EXHIBIT B

## Part VII

**O'Hearne, Carla (ATG)**

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**From:** Nord40@aol.com  
**Sent:** Monday, July 17, 2006 11:29 AM  
**To:** ATG MI Cyber CRC 1  
**Subject:** Re: A notice from the Washington State Attorney General's Office #59121

Thank you very much. I have just received an email from this company stating that they will refund all money I have paid them since October 2005. That is great news.

So, for my concern, I am satisfied. But, there are thousands of others who are signing up unwittingly.

Thank you!  
Jo Ann Schow

In a message dated 7/17/2006 10:21:42 AM Pacific Daylight Time, CCRC1@ATG.WA.GOV writes:

**Subj: A notice from the Washington State Attorney General's Office #59121**  
Date: 7/17/2006 10:21:42 AM Pacific Daylight Time  
From: CCRC1@ATG.WA.GOV  
To: [nord40@aol.com](mailto:nord40@aol.com)  
*Sent from the Internet*

Monday, July 17, 2006

Jo Ann Schow

re: Respondent : Webloyalty.com, Inc  
File Number : 59121

Dear Sir or Madam:

Your complaint to the Consumer Protection Division regarding Webloyalty.com, Inc has been assigned to me. I will contact the business for its response to your complaint and will then contact you. Normal handling of complaints takes about three weeks, although many businesses do make prompt adjustment of valid complaints.

If the business does not respond or declines to adjust your complaint, this office cannot require it to do so, nor does the Consumer Protection Act give us permission to act as your private attorney. Our office brings lawsuits in the name of the State of Washington against businesses for violating the Consumer Protection Act. Because both staff and budget are limited, only cases that involve the greatest harm to the public can be prosecuted.

It is our goal to protect consumers from deceptive Internet practices and other Internet crimes. Our website is a valuable source of information regarding citizen awareness on the Internet. To learn how to better protect yourself and your family, visit our website at <http://www.atg.wa.gov>. You may also wish to look at the Federal Trade Commission's website at <http://www.ftc.gov>.

In order to educate consumers concerning recommended Internet practices, we offer the following five suggestions to help make your Internet experiences safe and enjoyable.

1) Just as with transactions in the non-Internet world, never give your credit card number unless you intend to make a purchase.

2) Never use debit cards on-line. Credit cards are a much safer option because debit cards allow the person receiving your information to have direct access to the cash in your personal bank account.

3) Read all site disclaimers and policies very carefully before making a purchase or entering your credit card number. Many sites require customers to click to other pages or scan to the bottom of the page in order to receive full information regarding site policies.

4) Be careful about giving personal information on-line. Remember, you do not know who is receiving this information or how they intend to use it.

5) Before making an on-line purchase, ask yourself: "Is this offer too good to be true?" If the answer is yes, it may be because the offer is not really as good as it sounds. We recommend thinking twice before accepting such an offer.

Thank you for bringing this matter to our attention. If the office is unable to resolve this complaint, I will inform you of alternatives. If you need to contact me, please reply to this message, making certain that our file number, 59121 appears as the first item in the subject heading.

This email transmission is intended only for the addressee shown above. It may contain information that is privileged, confidential, or otherwise protected from disclosure. Any review, dissemination, or use of this transmission or its contents by persons other than the addressee is strictly prohibited. If you have received this transmission in error, please notify us immediately by response email at the above address.

Sincerely,

Charis Hnin  
Complaint Analyst  
ccrc1@atg.wa.gov

35606:59121:C500:72

**FILE COPY**

IN THE MATTER OF: )  
WEBLOYALTY.COM INC. )  
RE: Our File No. 040398.001 )  
.....

NOTICE OF RECEIPT  
OF COMPLAINT

TO: WEBLOYALTY.COM INC., 101 MERRITT 7, SUITE 7, NORWALK, CT 06851-1060

The Consumer Protection and Antitrust Division of this office is in receipt of a complaint from a consumer with reference to your operation. Enclosed please find a copy of the complaint as filed with this office.

Pursuant to the authority granted to this office in N.D.C.C. § 51-15-04, commonly referred to as the Consumer Fraud Law, you are requested to respond to this Notice of Receipt of Complaint, a statutory Order to Produce Information, in writing and in affidavit form within ten (10) days of receipt of the complaint.

We request that your response to the complaint include any defenses that you may wish to present to the complainant's allegations and a statement as to your intentions with regard to the resolution of this complaint. Please include copies of all relevant documents.

Thank you for your consideration. We hope to receive a response within the next ten (10) days.

Dated this 28 day of September, 2004.

  
\_\_\_\_\_  
Tonya Hetzler, Investigator  
Consumer Protection & Antitrust Division  
Office of Attorney General  
4205 State Street  
PO Box 1054  
Bismarck, ND 58502-1054  
Telephone (701) 328-3404  
Facsimile (701) 328-5568

IN THE MATTER OF:

WEBLOYALTY.COM INC.

RE: Our File No. 040398.001

)  
AFFIDAVIT OF SERVICE  
BY MAIL

STATE OF NORTH DAKOTA

COUNTY OF BURLEIGH

)  
ss  
)

Jessica Fretty states under oath as follows:

1. I swear and affirm upon penalty of perjury that the statements made in this affidavit are true and correct.
2. I am of legal age and on the 28<sup>th</sup> day of September, 2004, I served the attached NOTICE OF RECEIPT OF COMPLAINT upon Webloyalty.com Inc. by placing a true and correct copy thereof in an envelope addressed as follows:

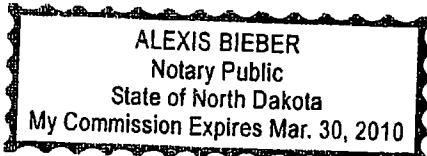
WEBLOYALTY.COM INC  
101 MERRITT 7 STE 7  
NORWALK CT 06851-1060

and depositing the same, with postage prepaid, in the United States mail at Bismarck, North Dakota.

Jessica Fretty

Subscribed and sworn to before me  
this 28<sup>th</sup> day of September, 2004.

Alexis Bieber  
NOTARY PUBLIC



**FILE CO.**

Wayne Stenehjem  
ATTORNEY GENERAL

STATE OF NORTH DAKOTA  
OFFICE OF ATTORNEY GENERAL

STATE CAPITOL  
600 E BOULEVARD AVE DEPT 125  
BISMARCK, ND 58505-0040  
(701) 328-2210 FAX (701) 328-2226  
[www.ag.state.nd.us](http://www.ag.state.nd.us)

No. 040398.001

September 28, 2004

Mr. Lanny Duhamel

[REDACTED]

Dear Mr. Duhamel:

This letter acknowledges receipt of your complaint against Webloyalty.com Inc.. We have written that business enterprise requesting its response. **Tonya Hetzler** has been assigned to review/mediate your complaint, and will contact you when a response from the business has been received and reviewed.

Please keep us informed of any further contacts you have with this business or its employees concerning this matter. The Consumer Protection Division can be reached at 701-328-3404 or toll-free in North Dakota at 1-800-472-2600. To facilitate working toward a satisfactory resolution, it is important you promptly inform **Tonya Hetzler** of any developments.

Sincerely,

Parrell D. Grossman, Director  
Consumer Protection & Antitrust Division  
Office of Attorney General  
4205 State Street  
PO Box 1054  
Bismarck, ND 58502-1054  
Telephone (701) 328-3404  
Facsimile (701) 328-5568

lkh



**CONSUMER COMPLAINT**  
 OFFICE OF ATTORNEY GENERAL - CONSUMER PROTECTION DIVISION  
 SFN 7418 (Rev. 11-2000)

|  |       |          |
|--|-------|----------|
| Name of Person or Firm Complained Against<br><b>WLI* RESERVATION REWARDS</b> |       |          |
| Address<br><b>UNKNOWN</b>  |       |          |
| City<br><b>UNKNOWN</b>   | State | Zip Code |
| Telephone Number (Include Area Code)<br><b>588-6885495</b>                   |       |          |

|                                     |                                     |                        |
|-------------------------------------|-------------------------------------|------------------------|
| Your Name<br><b>LANNY DUHAMEL</b>   |                                     |                        |
| Address<br>[REDACTED]               |                                     |                        |
| City<br>[REDACTED]                  | State<br>[REDACTED]                 | Zip Code<br>[REDACTED] |
| Home Telephone Number<br>[REDACTED] | Work Telephone Number<br>[REDACTED] |                        |
| Cell Phone Number<br>[REDACTED]     | Age<br>[REDACTED]                   | Sex<br>[REDACTED]      |
| Race<br>[REDACTED]                  |                                     |                        |

When filling out this form, please keep in mind that  
 a copy of this complaint form may be forwarded to the party or firm complained against.  
 (PLEASE DO NOT COMPLETE FORM IN PENCIL)

|  |  |
|--|--|
| Date of Transaction<br><b>JAN. thru Aug. 2004</b>      | Product or Service Involved<br><b>UNKNOWN</b>                  |
| Amount of money you have already paid: \$ <b>42.00</b> | Amount of money person or firm says you still owe: \$ <b>0</b> |

How would you like to have your complaint resolved?

**RECEIVE REFUND AND PREVENT THIS COMPANY FROM COMMITTING FRAUD ON OTHER NORTH DAKOTA RESIDENTS. (I REALIZE THIS ISN'T A LARGE AMOUNT OF MONEY BUT I WONDER HOW MANY OTHER N.D. RESIDENTS ARE GETTING SKAMMED BY THIS COMPANY.)**

|  |  |
|--|--|
| FIRST CONTACT BETWEEN YOU AND PERSON OR FIRM<br>(CHECK THE MOST APPROPRIATE ANSWER)  | WHERE DID THE TRANSACTION TAKE PLACE?<br>(CHECK THE MOST APPROPRIATE ANSWER)   |
| <input type="checkbox"/> I contacted or went to the firm's regular place of business.<br><input type="checkbox"/> The firm contacted me in person at my home or place of work.<br><input type="checkbox"/> I contacted or went to the firm's temporary place of business.<br><input type="checkbox"/> I received a telephone call from the firm.<br><input type="checkbox"/> I responded to a radio/TV ad. <i>None</i><br><input type="checkbox"/> I responded to a written advertisement.<br><input type="checkbox"/> I received information in the mail from the firm.<br><input type="checkbox"/> Yellow pages of telephone book. | <input type="checkbox"/> At the firm's place of business.<br><input type="checkbox"/> At my home.<br><input type="checkbox"/> Away from the firm's place of business (for example, at your place of employment, etc.).<br><input type="checkbox"/> Over the telephone.<br><input type="checkbox"/> By mail.<br><input checked="" type="checkbox"/> There was no transaction. |

|   |   |
|---|---|
| Did you sign a contract or written agreement? | <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES -- If "YES" attach a copy |
| Did you receive a contract or a receipt?      | <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES -- If "YES" attach a copy |

Name of person(s) with whom you dealt, if any.

*None*

|  |   |
|--|---|
| Have you contacted a private attorney or another agency? | <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES -- If "YES", identify below.      |
| Is court action pending or completed?                    | <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES -- If "YES", what was the result? |

CONTINUE WITH EXPLANATION ON OTHER SIDE OF FORM

044837

CONSUMER COMPLAINT - CONTINUED SFN 7-4 (Rev. 11-2000)

## EXPLANATION OF TRANSACTION

Explain the facts and circumstances of the fraud, deception or misrepresentation fully and specifically.  
If you need more room, use additional sheets of paper and attach to Complaint.

In January 2004 I received a charge for \$7.00 on my Fleet Credit Card. I thought my wife had ordered something so I didn't think anything was wrong until it showed up on the next bill. I asked her about it and she didn't have a clue. I called the number behind the charge and got an automated phone system asking for my customer reference number. Since I had never dealt with them I entered my credit card # but was informed that it was not valid. I disputed the charge with the Credit Card Company explaining that we had no idea what service this company was providing or how they got our Credit Card number. They charged and credited \$7.00 on my June bill but then it appeared again the next month. (encl) I finally sent a letter with my bill telling them to cancel my Credit Card because that was apparently the only way to get rid of these charges.

I also did a search on the internet to see if I could cancel this service that I wasn't getting but was unsuccessful. However, the search did show how many disgruntled people there are out there getting skammed by this company.

*Lenny Durham*

The statements contained in this complaint are true and accurate to the best of my knowledge. I wish to file a complaint against the party named. I understand the Consumer Protection and Antitrust Division is not permitted to engage in the private practice of law, and therefore is not my lawyer or legal representative. I am, however, filing this complaint to notify the Consumer Protection and Antitrust Division of the activities of the person/firm about which I have a complaint. (Complaint forms not signed will be returned)

|      |           |
|------|-----------|
| Date | Signature |
|------|-----------|

## ATTACH THE FOLLOWING TO THE COMPLAINT

- 1 - Copy of any contract or written agreement.
- 2 - Copy of any receipt.
- 3 - Copy of any cancelled check or other proof of payment.
- 4 - Copy of any written advertisement.
- 5 - Copy of any correspondence.
- 6 - Copy of any other related documents.

Thank you for taking the time to complete this Consumer Complaint form. The information you have provided will help us in our efforts to resolve your consumer problem.

## SEND TO:

CONSUMER PROTECTION DIVISION  
Office of Attorney General  
4205 State Street  
PO Box 1054  
Bismarck ND 58502-1054

|  |
|--|
| Office of Attorney General                   |
| RECEIVED                                     |
| SEP 22 2004                                  |
| Consumer Protection<br>Bismarck North Dakota |

Wayne Stenehjem  
ATTORNEY GENERAL

Points Available

810

## A RECORD OF YOUR CHARGES AND CREDITS

| Transaction Date  | Posting Date | Reference Number  | Transaction Description                 | Credits                   | Charges |
|---|--------------|-------------------|---|---------------------------|---------|
| 12/10   | 12/12        | 2441295AS85RBJLVH | BASS PRO ONLINE 800-227-7776 MO         |                           | 127.50  |
| 12/11   | 12/12        | 2469216AT00AEKBHA | BRY*BRY HOME TEL ORD 800-528-5156 IN    |                           | 65.98   |
| 12/12   | 12/12        | 2439900AVSAJ99J2S | KMART 00047043 DEVILS LAKE ND           |                           | 68.51   |
| 12/14   | 12/14        | 2439900AXSAJ99L2R | KMART 00047043 DEVILS LAKE ND           |                           | 108.69  |
| 12/28   | 12/28        | 7415214BA2SEAHLD  | PAYMENT THANK YOU WILMINGTON DE         | 3,265.00                  |         |
| 12/29   | 12/29        | 7442887BQ31XMXD2E | CASH ADVANCE CK# 1514 WILMINGTON DE     |                           | 800.00  |
| 01/02   | 01/02        | 2461043QK03TDPB23 | SPIEGEL*45207455 800-474-5555 IL        |                           | 216.95  |
| 01/02   | 01/04        | 7461043QK03TDR51S | SPIEGEL*45207455 800-474-5555 IL        | 69.00                     |         |
| 01/05   | 01/05        | 2414203QNWFQWQRJ  | WLJ RESERVATIONREWARDS.C0888-6885995 CT |                           | 7.00    |
| 01/13   | 01/13        | *FINANCE CHARGE*  | PURCHASES \$0.00 CASH ADVANCE \$36.48   |                           | 36.48   |
| For information on your account or to reach Fleet's Customer Service:<br>1-800-492-2500<br><a href="http://mycard.fleet.com">http://mycard.fleet.com</a><br>PO BOX 15480 WILMINGTON DE 19850-5480 |              |                   |   | SUB-TOTAL 1,431.11        |         |
|   |              |                   |   | CREDITS -3,334.00         |         |
|   |              |                   |   | PREVIOUS BALANCE 4,369.27 |         |
|   |              |                   |   | NEW BALANCE \$1,366.38    |         |

|                | Average Daily Balance | Nominal Annual Percentage Rate | Daily Periodic Rate        | FINANCE CHARGE   |
|----------------|-----------------------|--------------------------------|----------------------------|------------------|
|                |                       |                                | Due to Daily Periodic Rate | Transaction Fees |
| PURCHASES      | \$0.00                | 14.99%                         | .04106%                    | \$0.00           |
| CASH ADVANCES  | \$0.00                | 19.80%                         | .05424%                    | \$0.00           |
| CASH PROMOTION | \$1,191.08            | 2.90%                          | .00794%                    | \$3.12           |
| CASH PROMOTION | \$388.18              | 3.90%                          | .01068%                    | \$1.36           |
|                |                       |                                |                            | \$32.00          |

ANNUAL PERCENTAGE RATE for purchases and balance transfers (includes any finance charge fees): 14.990%

ANNUAL PERCENTAGE RATE for cash advances (includes any finance charge fees): 21.986%

If you have a variable rate account, your periodic rates may vary.

START 2004 BY PROTECTING YOUR FLEET CREDIT CARD ACCOUNT AND  
 CREDIT RATING WITH PROTECTOR PLUS. TO ENROLL, JUST INITIAL  
 THE PAYMENT COUPON BEFORE RETURNING YOUR PAYMENT, OR  
 CALL 1-800-492-2500 TODAY, AND YOU WILL HAVE ONE LESS THING  
 TO WORRY ABOUT IF YOU BECOME DISABLED.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

5311 0009 HGD 20 7 8 040113

Page 1 of 3

5357 0100 305W 01DC5311 1701

## A RECORD

## OUR CHARGES AND CREDITS

| Transaction Date | Posting Date | Reference Number  | Transaction Description                 | Credits | Charges |
|------------------|--------------|-------------------|---|---------|---------|
| 02/03            | 02/03        | 7415214DJ2SDNS7VN | PAYMENT THANK YOU WILMINGTON DE         | 140.00  |         |
| 02/05            | 02/05        | 2414203DMWEZQ5AAY | WLI RESERVATIONREWARDS.CO888-6885995 CT |         | 7.00    |
| 02/06            | 02/06        | 2405524DM002JJSAH | BIG AL'S AUTO MNTNC DEVIL'S LAKE ND     |         | 122.80  |
| 02/06            | 02/06        | 2439900DNSAJ90474 | KMART 00047043 DEVIL'S LAKE ND          |         | 42.75   |
| 02/08            | 02/08        | 2439900DRSAJ9066R | KMART 00047043 DEVIL'S LAKE ND          |         | 89.45   |
| 02/11            | 02/11        | *FINANCE CHARGE*  | PURCHASES \$6.92 CASH ADVANCE \$2.49    |         | 9.41    |

For Information on your account or to reach Fleet's Customer Service:  
 1-800-492-2500  
<http://mycard.fleet.com>  
 PO BOX 15480 WILMINGTON DE 19850-5480

|                   |        |            |
|-------------------|--------|------------|
| SUB-TOTAL CREDITS | 140.00 | 271.41     |
| PREVIOUS BALANCE  |        | +1,366.38  |
| NEW BALANCE       |        | \$1,497.79 |

|                | Average Daily Balance | Nominal Annual Percentage Rate | Daily Periodic Rate | FINANCE CHARGE |
|----------------|-----------------------|--------------------------------|---------------------|----------------|
| PURCHASES      | \$581.27              | 14.99%                         | .04106%             | \$6.92         |
| CASH ADVANCES  | \$2.17                | 19.80%                         | .05424%             | \$0.04         |
| CASH PROMOTION | \$0.00                | 19.80%                         | .05424%             | \$0.00         |
| CASH PROMOTION | \$792.10              | 3.90%                          | .01068%             | \$2.45         |

ANNUAL PERCENTAGE RATE for purchases and balance transfers (includes any finance charge fees): 14.990%

ANNUAL PERCENTAGE RATE for cash advances (includes any finance charge fees): 3.946%

If you have a variable rate account, your periodic rates may vary.

START 2004 BY PROTECTING YOUR FLEET CREDIT CARD ACCOUNT AND  
 CREDIT RATING WITH PROTECTOR PLUS. TO ENROLL, JUST INITIAL  
 THE PAYMENT COUPON BEFORE RETURNING YOUR PAYMENT, OR  
 CALL 1-800-492-2500 TODAY, AND YOU WILL HAVE ONE LESS THING  
 TO WORRY ABOUT IF YOU BECOME DISABLED.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

5311 0099 MGD 20 7 8 040211

Page 1 of 3

5357 0100 305W 01DC5311 168635

## A RECORD C YOUR CHARGES AND CREDITS

| Transaction Date  | Posting Date | Reference Number  | Transaction Description                 | Credits           | Charges         |
|---|--------------|-------------------|---|-------------------|-----------------|
| 03/05   | 03/05        | 2414203EKWFK8KDV3 | WLI*RESERVATIONREWARDS.CO888-6885995 CT |                   | 7.00            |
| 03/05   | 03/05        | 7415214EH2SE7WTSE | PAYMENT THANK YOU WILMINGTON DE         | 110.00            |                 |
| 03/11   | 03/11        | 'FINANCE CHARGE'  | PURCHASES \$9.56 CASH ADVANCE \$2.09    |                   | 11.65           |
| For information on your account or to reach Fleet's Customer Service:<br>1-800-492-2500<br><a href="http://mycard.fleet.com">http://mycard.fleet.com</a><br>PO BOX 15480 WILMINGTON DE 19850-5480 |              |                   |   | SUB TOTAL CREDITS | 18.65<br>110.00 |
|   |              |                   |   | PREVIOUS BALANCE  | + 1,497.79      |
|   |              |                   |   | NEW BALANCE       | \$1,406.44      |

|                | Average Daily Balance | Nominal Annual Percentage Rate | Daily Periodic Rate | FINANCE CHARGE |
|----------------|-----------------------|--------------------------------|---------------------|----------------|
| PURCHASES      | \$803.43              | 14.99%                         | .04106%             | \$9.56         |
| CASH ADVANCES  | \$0.03                | 19.80%                         | .05424%             | \$0.00         |
| CASH PROMOTION | \$0.00                | 19.80%                         | .05424%             | \$0.00         |
| CASH PROMOTION | \$675.09              | 3.90%                          | .01068%             | \$2.09         |

ANNUAL PERCENTAGE RATE for purchases and balance transfers (includes any finance charge fees): 14.990%

ANNUAL PERCENTAGE RATE for cash advances (includes any finance charge fees): 3.900%

If you have a variable rate account, your periodic rates may vary.

TWO MINUTES IS ALL IT TAKES TO HELP PROTECT YOUR FAMILY'S  
FINANCIAL SECURITY! BY ENROLLING IN PROTECTOR PLUS YOUR FLEET  
CREDIT CARD ACCOUNT AND CREDIT RATING WILL BE PROTECTED. TO  
ENROLL, JUST INITIAL YOUR REMIT FORM BEFORE RETURNING YOUR  
PAYMENT, OR CALL 1-800-492-2500 TODAY!

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

5311 0005 MGD 20 7 8 040311

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5357 0100 305W 01DC5311 17127

Points Available

1,649

**Sharing of Information Within the Bank of America Family of Companies**

The Fleet and Bank of America organizations have merged, and Fleet is now part of the Bank of America family of companies. These companies include *Bank of America, N.A.; Fleet National Bank; Columbia Management Group; Fleet Credit Card Services; Quick and Reilly, Inc.; BACAP Distributors, LLC; Banc of America Capital Management, LLC; HomeFocus Services, LLC; and other members of the Bank of America family of companies*. Fleet may share information about you with the Bank of America family of companies consistent with your privacy preferences.

**A RECORD OF YOUR CHARGES AND CREDITS**

| Transaction Date | Posting Date | Reference Number  | Transaction Description                 | Credits | Charges |
|------------------|--------------|-------------------|---|---------|---------|
| 04/05            | 04/05        | 2414203FHWFB5YBN0 | WLJ RESERVATIONREWARDS.C0888-6885995 CT |         | 7.00    |
| 04/05            | 04/05        | 2441800FH2SB93L3V | GORDMANS #6 GRAND FORKS ND              |         | 50.02   |
| 04/05            | 04/05        | 2449280FHEXNGSNYZ | EDDIE BAUER 0393 GRAND FORKS ND         |         | 41.63   |
| 04/05            | 04/05        | 7415214FG2SQPNRR3 | PAYMENT THANK YOU WILMINGTON DE         | 80.00   |         |
| 04/12            | 04/12        | FINANCE CHARGE*   | PURCHASES \$10.98 CASH ADVANCE \$1.98   |         | 12.96   |

For information on your account or to reach Fleet's Customer Service:  
1-800-492-2500  
<http://mycard.fleet.com>  
PO BOX 15480 WILMINGTON DE 19850-5480

|                  |            |
|------------------|------------|
| SUB TOTAL        | 111.61     |
| CREDITS          | 80.00      |
| PREVIOUS BALANCE | \$1,406.44 |
| NEW BALANCE      | \$1,438.05 |

|                | Average Daily Balance | Nominal Annual Percentage Rate | Daily Periodic Rate | FINANCE CHARGE |        |
|----------------|-----------------------|--------------------------------|---------------------|----------------|--------|
| PURCHASES      | \$835.92              | 14.99%                         | .04108%             | \$10.98        | \$0.00 |
| CASH ADVANCES  | \$0.00                | 19.80%                         | .05424%             | \$0.00         | \$0.00 |
| CASH PROMOTION | \$0.00                | 19.80%                         | .05424%             | \$0.00         | \$0.00 |
| CASH PROMOTION | \$581.35              | 3.90%                          | .01068%             | \$1.98         | \$0.00 |

ANNUAL PERCENTAGE RATE for purchases and balance transfers (includes any finance charge fees): 14.990%

ANNUAL PERCENTAGE RATE for cash advances (includes any finance charge fees): 3.900%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

5311 0009 HGD 20 7 8 040412

Page 1 of 3

5357 0100 305W 01DC5311 16507

## A RECORD OF YOUR CHARGES AND CREDITS

| Transaction Date  | Posting Date | Reference Number  | Transaction Description                 | Credits                      | Charges |
|---|--------------|-------------------|---|------------------------------|---------|
| 05/03   | 05/03        | 7415214GQ2SF622HY | PAYMENT THANK YOU WILMINGTON DE         | 100.00                       |         |
| 05/05   | 05/05        | 2414203GFWF8S05RN | WLI RESERVATIONREWARDS.CO888-6885995 CT |                              | 7.00    |
| 05/11   | 05/11        | 000000000000DSINT | *FINANCE CHG* DISPUTE ADJ SALE FEE      | 0.02                         |         |
| 05/12   | 05/12        | *FINANCE CHARGE*  | PURCHASES \$11.15 CASH ADVANCE \$1.60   |                              | 12.75   |
| For information on your account or to reach Fleet's Customer Service:<br>1-800-492-2500<br><a href="http://mycard.fleet.com">http://mycard.fleet.com</a><br>PO BOX 15480 WILMINGTON DE 19850-5480 |              |                   |   | SUB TOTAL: 100.02            | 19.75   |
|   |              |                   |   | CREDITS: +1.438.05           |         |
|   |              |                   |   | PREVIOUS BALANCE: \$1,357.78 |         |
|   |              |                   |   | NEW BALANCE: \$1,357.78      |         |

|                | Average Daily Balance | Nominal Annual Percentage Rate | Daily Periodic Rate | FINANCE CHARGE |
|----------------|-----------------------|--------------------------------|---------------------|----------------|
| PURCHASES      | \$905.09              | 14.99%                         | .04106%             | \$11.15        |
| CASH ADVANCES  | \$0.00                | 19.80%                         | .05424%             | \$0.00         |
| CASH PROMOTION | \$0.00                | 19.80%                         | .05424%             | \$0.00         |
| CASH PROMOTION | \$500.64              | 3.90%                          | .01068%             | \$1.60         |

ANNUAL PERCENTAGE RATE for purchases and balance transfers (includes any finance charge fees): 14.990%

ANNUAL PERCENTAGE RATE for cash advances (includes any finance charge fees): 3.900%

If you have a variable rate account, your periodic rates may vary.

## INFORMATION FOR YOU

## PAYMENT OF AMOUNT IN DISPUTE \$7.00 NOT REQUIRED.

ENCLOSED IS OUR UPDATED PRIVACY POLICY, WHICH WE ARE REQUIRED TO PROVIDE YOU EACH YEAR. THIS UPDATED POLICY DESCRIBES OUR PRIVACY COMMITMENT TO YOU AND REPLACES ANY OTHER DISCLOSURES FIRST MADE BEFORE APRIL 1, 2004 REGARDING OUR INFORMATION PRACTICES.

## SEE ENCLOSED IMPORTANT NOTICE ABOUT CHANGES TO YOUR ACCOUNT.

IMPORTANT NOTICES: EFFECTIVE 8/15/04, ANY TRAVEL ACCIDENT AND ANY LOST LUGGAGE INSURANCE COVERAGES AVAILABLE ON YOUR FLEET CREDIT CARD ACCOUNT WILL BE DISCONTINUED. TRAVEL ACCIDENT COVERAGE WILL STILL APPLY TO COVERED TRIPS COMMENCED BEFORE 8/15/04. LOST LUGGAGE COVERAGE WILL APPLY TO ACTUAL TRAVEL ON COVERED TRIPS OCCURRING BEFORE 8/15/04.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

5311 0072 MGD 20 7 8 040512

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5357 0100 305W 01DC5311 3211

## A RECORD OF YOUR CHARGES AND CREDITS

| Transaction Date | Posting Date | Reference Number  | Transaction Description                 | Credits  | Charges |
|------------------|--------------|-------------------|---|----------|---------|
| 05/16            | 05/16        | 2439900GSSAJ935XX | KMART 00047043 DEVILS LAKE ND           |          | 59.40   |
| 05/20            | 05/20        | 000000000000DSINT | *FINANCE CHG* DISPUTE ADJ SALE FEE      |          | 0.08    |
| 05/20            | 05/20        | F535700GX000DL141 | AN ADJUSTMENT TO YOUR ACCOUNT           | 7.00     |         |
| 05/19            | 05/21        | 7439900GXSAJ938WR | KMART 00047043 DEVILS LAKE ND           | 21.08    |         |
| 05/27            | 05/27        | 2469216H4004L8HRL | *CLOCKS 800-732-3635 NY                 |          | 13.90   |
| 05/28            | 05/28        | 2422638H59A7LKVKE | WAL MART DEVILS LAKE ND                 |          | 26.50   |
| 05/28            | 05/28        | 2439900H6SAJ93HRD | KMART 00047043 DEVILS LAKE ND           |          | 56.13   |
| 05/28            | 05/28        | 7415214H52V2KBSNW | PAYMENT THANK YOU WILMINGTON DE         | 1,300.00 |         |
| 06/05            | 06/05        | 2414203HEWFJW98RP | WLI RESERVATIONREWARDS.C0888-6885995 CT |          | 7.00    |
| 06/10            | 06/10        | *FINANCE CHARGE*  | PURCHASES \$6.99 CASH ADVANCE \$0.70    |          | 7.69    |

For information on your account or to reach Fleet's Customer Service:

1-800-492-2500

<http://mycard.fleet.com>

PO BOX 15480

WILMINGTON DE 19850-5480

SUB TOTAL 170.70

CREDITS 1,326.08

PREVIOUS BALANCE + 1,357.78

NEW BALANCE \$200.40

Fleet ID

|                | Average Daily Balance | Nominal Annual Percentage Rate | Daily Periodic Rate | Due to Daily Periodic Rate | Transaction Fees |
|----------------|-----------------------|--------------------------------|---------------------|----------------------------|------------------|
| PURCHASES      | \$587.74              | 14.99%                         | .04106%             | \$6.99                     | \$0.00           |
| CASH ADVANCES  | \$0.00                | 19.80%                         | .05424%             | \$0.00                     | \$0.00           |
| CASH PROMOTION | \$228.73              | 3.90%                          | .01068%             | \$0.70                     | \$0.00           |

ANNUAL PERCENTAGE RATE for purchases and balance transfers (includes any finance charge fees): 15.140%

ANNUAL PERCENTAGE RATE for cash advances (includes any finance charge fees): 3.900%

If you have a variable rate account, your periodic rates may vary.

BEFORE YOU PAY YOUR FLEET CREDIT CARD BILL, WHY NOT PROTECT YOUR CREDIT CARD ACCOUNT AND YOUR FLEET CREDIT RATING WITH PROTECTOR PLUS. TO ENROLL IN PROTECTOR PLUS, JUST INITIAL THE PAYMENT COUPON BEFORE RETURNING, OR CALL 1-800-492-2500 TODAY.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

5311 0009 HGD 20 7 8 040610

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5357 0100 305W 01DC5311 176245

| Points Available  |              |                   |   | 1,805            |          |
|---|--------------|-------------------|---|------------------|----------|
| A RECORD OF YOUR CHARGES AND CREDITS  |              |                   |   |                  |          |
| Transaction Date  | Posting Date | Reference Number  | Transaction Description                 | Credits          | Charges  |
| 07/04   | 07/04        | 7415214JA2V4REP00 | PAYMENT THANK YOU WILMINGTON DE         | 100.00           |          |
| 07/05   | 07/05        | 2414203JQWF1BHX2R | WLI RESERVATIONREWARDS.CO888-6885995 CT |                  | 7.00     |
| 07/13   | 07/13        | 'FINANCE CHARGE'  | PURCHASES \$2.40 CASH ADVANCE \$0.00    |                  | 2.40     |
| For information on your account or to reach Fleet's Customer Service:<br>1-800-492-2500<br><a href="http://mycard.fleet.com">http://mycard.fleet.com</a><br>PO BOX 15480 WILMINGTON DE 19850-5480 |              |                   |   | SUB TOTAL        | 9.40     |
|   |              |                   |   | CREDITS          | 100.00   |
|   |              |                   |   | PREVIOUS BALANCE | +200.40  |
|   |              |                   |   | NEW BALANCE      | \$109.80 |

|                | Average Daily Balance | Nominal Annual Percentage Rate | Daily Periodic Rate | Due to Daily Periodic Rate | FINANCE CHARGE |
|----------------|-----------------------|--------------------------------|---------------------|----------------------------|----------------|
| PURCHASES      | \$172.80              | 15.38%                         | .04213%             | \$2.40                     | \$0.00         |
| CASH ADVANCES  | \$0.00                | 20.38%                         | .05583%             | \$0.00                     | \$0.00         |
| CASH PROMOTION | \$0.48                | 3.90%                          | .01068%             | \$0.00                     | \$0.00         |

**ANNUAL PERCENTAGE RATE** for purchases and balance transfers (includes any finance charge fees): 15.380%

**ANNUAL PERCENTAGE RATE** for cash advances (includes any finance charge fees): 20.380%

If you have a variable rate account, your periodic rates may vary.

BEFORE YOU PAY YOUR FLEET CREDIT CARD BILL, WHY NOT PROTECT YOUR CREDIT CARD ACCOUNT AND YOUR FLEET CREDIT RATING WITH PROTECTOR PLUS. TO ENROLL IN PROTECTOR PLUS, JUST INITIAL THE PAYMENT COUPON BEFORE RETURNING, OR CALL 1-800-492-2500 TODAY.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

5311 0005 MGJ 40 7 8 040713

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5357 0100 334Y 01DC5311 17296

07/28/04

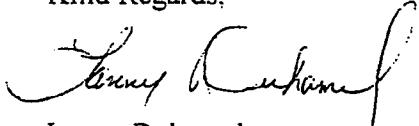
To: Customer Service

Enclosed is the response I received on a questioned charge on our credit card. As I stated before, we have no idea what (WLI\*RESERVATIONREWARDS.CO888-6885995 CT) is or how they received authorization to charge to our credit card. We certainly hav'nt received anything for the \$7.00 a month they have been charging us. Although you credited our account 1 or 2 months we just keep getting a monthly charge.

When I call their automated system to cancel whatever service they are supposed to be providing us and enter the credit card number at their request, I am informed that the number I've entered is invalid. This is rather surprising since the number apparently works rather well when they put a \$7.00 a month charge on the card.

Since there seems to be no way to eliminate this charge I have no option but to cancel this credit card. I have enclosed the total amount owed on our card.

Kind Regards,



Lanny Duhamel

IN THE MATTER OF:

WEBLOYALTY.COM INC.

RE: Our File No. 040398.002

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.....  
NOTICE OF RECEIPT  
OF COMPLAINT

TO: MR. VINCENT D'AGOSTINO, WEBLOYALTY.COM INC., 101 MERRITT 7 STE 7,  
NORWALK, CT 06851-1060

The Consumer Protection and Antitrust Division of this office is in receipt of a complaint from a consumer with reference to your operation. Enclosed please find a copy of the complaint as filed with this office.

Pursuant to the authority granted to this office in N.D.C.C. § 51-15-04, commonly referred to as the Consumer Fraud Law, you are requested to respond to this Notice of Receipt of Complaint, a statutory Order to Produce Information, in writing and in affidavit form within ten (10) days of receipt of the complaint.

We request that your response to the complaint include any defenses that you may wish to present to the complainant's allegations and a statement as to your intentions with regard to the resolution of this complaint. Please include copies of all relevant documents.

Thank you for your consideration. We hope to receive a response within the next ten (10) days.

Dated this 4<sup>th</sup> day of April, 2005.

SJ  
Tonya Hetzler, Investigator  
Consumer Protection & Antitrust Division  
Office of Attorney General  
4205 State Street  
PO Box 1054  
Bismarck, ND 58502-1054  
Telephone (701) 328-3404  
Facsimile (701) 328-5568

IN THE MATTER OF: )  
 WEBLOYALTY.COM INC. )  
 RE: Our File No. 040398.002 )  
 .....  
 STATE OF NORTH DAKOTA )  
 ) ss  
 COUNTY OF BURLEIGH )

AFFIDAVIT OF SERVICE  
BY MAIL

Jessica Fretty states under oath as follows:

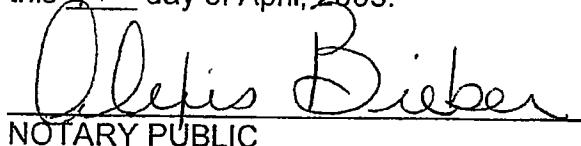
1. I swear and affirm upon penalty of perjury that the statements made in this affidavit are true and correct.
2. I am of legal age and on the 4<sup>th</sup> day of April, 2004, I served the attached NOTICE OF RECEIPT OF COMPLAINT upon Webloyalty.com Inc. by placing a true and correct copy thereof in an envelope addressed as follows:

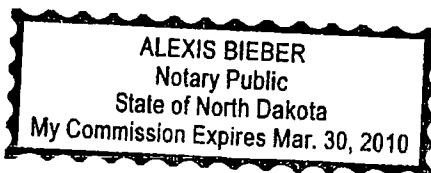
MR VINCENT D'AGOSTINO  
WEBLOYALTY.COM INC  
101 MERRITT 7 STE 7  
NORWALK CT 06851-1060

and depositing the same, with postage prepaid, in the United States mail at Bismarck, North Dakota.



Subscribed and sworn to before me  
this 4<sup>th</sup> day of April, 2005.

  
NOTARY PUBLIC





Wayne Stenehjem  
ATTORNEY GENERAL

STATE OF NORTH DAKOTA  
OFFICE OF ATTORNEY GENERAL  
STATE CAPITOL  
600 E BOULEVARD AVE DEPT 125  
BISMARCK, ND 58505-0040  
(701) 328-2210 FAX (701) 328-2226  
[www.ag.state.nd.us](http://www.ag.state.nd.us)

FILE

CONSUMER PROTECTION  
4205 STATE STREET, PO BOX 1054  
BISMARCK, ND 58502-1054  
(701) 328-3404 FAX (701) 328-5568  
1-800-472-2600 (Toll Free)

No. 040398.002

April 4, 2005

Mr. Tracy Buzick



Dear Mr. Buzick:

This letter acknowledges receipt of your March 18, 2005, complaint against Webloyalty.com Inc. We have written that business enterprise requesting its response. **Tonya Hetzler** has been assigned to review/mediate your complaint, and will contact you when a response from the business has been received and reviewed.

Please keep us informed of any further contacts you have with this business or its employees concerning this matter. The Consumer Protection Division can be reached at 701-328-3404 or toll-free in North Dakota at 1-800-472-2600. To facilitate working toward a satisfactory resolution, it is important you promptly inform **Tonya Hetzler** of any developments.

Sincerely,

Parrell D. Grossman, Director  
Consumer Protection & Antitrust Division

vk



**CONSUMER COM. PLAINT**  
 OFFICE OF ATTORNEY GENERAL - CONSUMER PROTECTION DIVISION  
 SFN 7418 (Rev. 11-2004)

|   |             |                   |
|---|-------------|-------------------|
| Name of Person or Firm Complained Against<br>Shoppersdiscount |             |                   |
| Address<br>Web Loyal 6 Corporate Dr                           |             |                   |
| City<br>Shelton   | State<br>CT | Zip Code<br>06484 |
| Telephone Number (Include Area Code)<br>(800) 889-8776        |             |                   |
| Cell Phone Number   | Fax Number  |                   |

|                                     |                       |                        |
|-------------------------------------|-----------------------|------------------------|
| Your Name<br>Tracy Buzick           |                       |                        |
| Address<br>[REDACTED]               |                       |                        |
| City<br>[REDACTED]                  | State<br>[REDACTED]   | Zip Code<br>[REDACTED] |
| Home Telephone Number<br>[REDACTED] | Work Telephone Number |                        |
| Cell Phone Number                   | Age *                 | Sex *                  |

\*Optional - (For Statistical & Enforcement Purposes Only.)

**When filling out this form, please keep in mind that  
a copy of this complaint form may be forwarded to the party or firm complained against.  
(PLEASE DO NOT COMPLETE FORM IN PENCIL)**

|  |   |  |
|--|---|--|
| Date of Transaction<br>3/9/2005  | Product or Service Involved<br>SHOPPING CLUB MEMBERSHIP |  |
| Amount of money you have already paid: \$<br>9.00  | Amount of money person or firm says you still owe: \$   |  |
| How would you like to have your complaint resolved?<br><br>Refund of \$9.00 and no future transactions to my account.  |   |  |
| FIRST CONTACT BETWEEN YOU AND PERSON OR FIRM<br>(CHECK THE MOST APPROPRIATE ANSWER)  |   | WHERE DID THE TRANSACTION TAKE PLACE?<br>(CHECK THE MOST APPROPRIATE ANSWER)   |
| <input type="checkbox"/> I contacted or went to the firm's regular place of business.<br><input type="checkbox"/> The firm contacted me in person at my home or place of work.<br><input type="checkbox"/> I contacted or went to the firm's temporary place of business.<br><input type="checkbox"/> I received a telephone call from the firm.<br><input type="checkbox"/> I responded to a radio/TV ad.<br><input type="checkbox"/> I responded to a written advertisement.<br><input type="checkbox"/> I received information in the mail from the firm.<br><input type="checkbox"/> Yellow pages of telephone book. |   | <input type="checkbox"/> At the firm's place of business.<br><input type="checkbox"/> At my home.<br><input type="checkbox"/> Away from the firm's place of business (for example, at your place of employment, etc.).<br><input type="checkbox"/> Over the telephone.<br><input type="checkbox"/> By mail.<br><input checked="" type="checkbox"/> There was no transaction. |
| Did you sign a contract or written agreement?  |   | <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES - If "YES" attach a copy   |
| Did you receive a contract or a receipt?   |   | <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES -- If "YES" attach a copy  |
| Name of person(s) with whom you dealt, if any.   |   |  |
| Have you contacted a private attorney or another agency? <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES - If "YES", identify below.   |   |  |
| Is court action pending or completed? <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES - If "YES", what was the result?   |   |  |

CONTINUE WITH EXPLANATION ON OTHER SIDE OF FORM

## EXPLANATION OF TRANSACTION

Explain the facts and circumstances of the fraud, deception or misrepresentation fully and specifically.  
If you need more room, use additional sheets of paper and attach to Complaint.

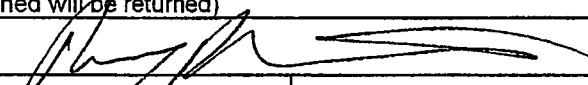
I was looking over charges on my checking account. There was a \$9.00 charge to my account with the name shoppersdiscount on it and the phone number 800-889-8776 (attached). I have not done any business with this company. I called the company and was told that when I made a purchase with Columbia House records on a credit card (instant cash and check card), I entered and email address and this confirmed my membership. I did no such thing. I told them I wanted my money refunded and that they did not have permission to use my account, nor did they ever have permission. They sent me a confirmation and stated they would credit the account. I told her I wanted the company to send me a check, and not credit the account. She was not willing to do this. I obtained her address for the company. I then called Columbia House and they stated they have done no business with shoppers discount club and that they did not authorize any sharing of my account information.

At the time of writing this, Columbia House informed me they are investigating this internally and will call me within 72 hours to follow up on the incident.

I called my bank and cancelled the instant cash and check card, and they have also stopped any future payments from this company. I did a Google search on this company and found numerous complaint from several states of this company doing the same thing: usually for the amount of \$96 / month.

I have attached a copy of the charge printed of my internet account access. I have also enclosed a copy of an email from shoppersdiscount.

The statements contained in this complaint are true and accurate to the best of my knowledge. I wish to file a complaint against the party named. I understand the Consumer Protection and Antitrust Division is not permitted to engage in the private practice of law, and therefore is not my lawyer or legal representative. I am, however, filing this complaint to notify the Consumer Protection and Antitrust Division of the activities of the person/firm about which I have a complaint. (Complaint forms not signed will be returned)

Date 3/18/05 Signature 

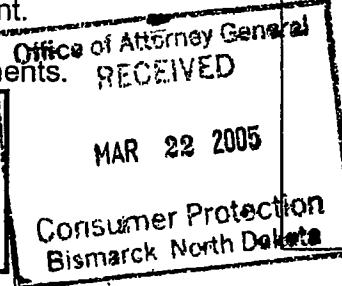
## ATTACH THE FOLLOWING TO THE COMPLAINT

- 1 - Copy of any contract or written agreement.
- 2 - Copy of any receipt.
- 3 - Copy of any cancelled check or other proof of payment.
- 4 - Copy of any written advertisement.
- 5 - Copy of any correspondence.
- 6 - Copy of any other related documents.

*Thank you for taking the time to complete this Consumer Complaint form. The information you have provided will help us in our efforts to resolve your consumer problem.*

## SEND TO:

CONSUMER PROTECTION DIVISION  
Office of Attorney General  
4205 State Street  
PO Box 1054  
Bismarck ND 58502-1054



  
Wayne Stenehjem  
ATTORNEY GENERAL